Mastercard Claims NSFW Game Bans Aren't From Them, Valve Explains How Mastercard Launders Its Control

Tue, Aug 5th 2025 08:08pm - Timothy Geigner

from the *nice-try* dept

This whole attempted censorship of adult games on gaming platforms is becoming *a thing*. Collective Shout—a group out of Australia that wraps itself in a feminist flag while behaving like the religious right to get anything it doesn't like out of the video game industry—put on a pressure campaign with payment processors, writing in to demand that processing companies stop working with the likes of itch.io and Steam over games on those platforms the group has decided are unacceptable. Couched in the claim that the group was primarily going after games that focused on horrid things like "rape" and "incest," the end result was those two platforms delisting or deindexing all kinds of adult games that either don't include that type of content or—and here's why free speech is tricky—approach those topics not to promote them, but to grapple with the horrors of them in an artistic manner.

Notably, far from any cries that these platforms be more focused in their approach, Collective Shout merely cheered on the fallout, illuminating what the actual goal is here: to make game platforms more puritanical through bully campaigns. These are, it seems, the same people going on book-banning crusades that ensare such smut as Calvin & Hobbes comics.

Well, pressure campaigns can work in both directions, as it did in this case. Credit card companies began getting flooded with calls and emails from the public complaining about these puritanical attempts to suppress video games. It's only been a few days of this, but apparently it's gotten bad enough that Mastercard put out some messaging pushing back on the idea that it had demanded these changes of gaming marketplaces.

> *Mastercard has broken its silence after being thrust into the middle of a gaming culture war between anti-porn advocates and anti-censorship activists. While Valve previously laid blame for a recent purge of adult sex games from Steam at the feet of "payment processors and their related card networks and banks," Mastercard released a statement on Friday denying any responsibility for a new wave of censorship that's recently led some gamers to flood payment company call centers with complaints.*
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> *"Mastercard has not evaluated any game or required restrictions of any activity on game creator sites and platforms, contrary to media reports and allegations," the company wrote in a statement published on its website on August 1. "Our payment network follows standards based on the rule of law. Put simply, we allow all lawful purchases on our network. At the same time, we require merchants to have appropriate controls to ensure Mastercard cards cannot be used for unlawful purchases, including illegal adult content."*

Got it? Mastercard is not involved in the evaluation of games or their content and has not instituted any new rules beyond those that have always existed, namely that payment may only be collected and processed for "lawful purchases." Summarizing that statement in plain language would look something like: "Nothing has changed on our end. If a purchase is legal, it's fine by us."

Now, that's demonstrably false, of course. Mastercard has built a prudish reputation for itself in multiple instances, be it pressuring OnlyFans a couple of years back, banning VPN providers, as well as

its crusade against Wikileaks.

But this is slightly different. In this case, according to Valve at least, Mastercard is just playing word games.

> *"Mastercard did not communicate with Valve directly, despite our request to do so," Valve's statement sent over email to Kotaku reads. "Mastercard communicated with payment processors and their acquiring banks. Payment processors communicated this with Valve, and we replied by outlining Steam's policy since 2018 of attempting to distribute games that are legal for distribution. Payment processors rejected this, and specifically cited Mastercard's Rule 5.12.7 and risk to the Mastercard brand."*
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> *Rule 5.12.7 states, "A Merchant must not submit to its Acquirer, and a Customer must not submit to the Interchange System, any Transaction that is illegal, or in the sole discretion of the Corporation, may damage the goodwill of the Corporation or reflect negatively on the Marks."*
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> *It goes on, "The sale of a product or service, including an image, which is patently offensive and lacks serious artistic value (such as, by way of example and not limitation, images of nonconsensual sexual behavior, sexual exploitation of a minor, nonconsensual mutilation of a person or body part, and bestiality), or any other material that the Corporation deems unacceptable to sell in connection with a Mark."*

So, two things to say here. The first is that, whatever your moral stances may be and no matter how they align with Mastercard's rules above, that rule is a far cry from "if it's lawful, it's all good." Instead, it's more like "If it's lawful, it's all good...unless we determine it's either offensive or isn't artistic enough for our tastes."

Now I could carve out examples of how Mastercard doesn't come close to enforcing its own rule in the video game space all day. After all, I'm pretty sure I've "mutilated a person or body part" in roughly a zillion video games and that the NPCs in question didn't give me consent to do so. That's called combat and it's in a ton of games that you can purchase with a Mastercard. But let's take a more extreme example within the rule: bestiality. It's one of those things that sounds like an obvious thing to say: you can't use a Mastercard to buy a good, service, or image that includes bestiality. But I bought *Baldur's Gate 3* with my own Mastercard on Steam and, as is famously known, the game has a mildly explicit scene in which you, to borrow a headline, "Bang The Bear." This isn't to say that *BG3*'s scene should be labeled "bestiality" (the bear is actually a druid that transforms into a bear), but it certainly *could be*.

But the second point is more fun to make compared with highlighting Mastercard's lies and hypocrisy. Mastercard claimed innocence over the adult games purge by stating it didn't directly talk to game marketplaces about any of this. But, while that is likely true in a technical sense, all it's doing is pointing out that the company isn't even secure enough in its own rules to enforce them directly and publicly and instead are laundering its morality stances through its network of partner processing companies.

The end result is the same: run afoul of these rules *from Mastercard* and enforced by Mastercard through its processor network and a game marketplace can lose its payment processing partnerships with Mastercard's network. It's a complete non-denial and, honestly, of no material use. The outcome is the outcome and it's clear that Mastercard's network *is in fact* doing all of this at Mastercard's request.

And all for some Aussie puritans that want to foist their morality on everyone else? C'mon, credit card companies. What's the point of amassing hundreds of billions of dollars in market cap if you can't tell some zealots to fuck all the way off once in a while?

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Companies: collective shout, itch.io, mastercard, valve